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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/083,445	10/19/2001	C. Todd Praisner	WRKS:005	8322

7590 08/04/2006  
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EXAMINER
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LIVERSEDGE, JENNIFER L

ART UNIT	PAPER NUMBER
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3628

DATE MAILED: 08/04/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Office Action Summary</b>	Application No.	Applicant(s)	
	10/083,445	PRAISNER ET AL.	
	Examiner	Art Unit	
	Jennifer Liversedge	3628	

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --**

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 19 October 2001.
- 2a) ☐ This action is FINAL.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-78 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-78 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☒ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 19 October 2001 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.  
     Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
     Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☒ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |  |   |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892)                                   | 4) <input type="checkbox"/> Interview Summary (PTO-413)                     |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)               | Paper No(s)/Mail Date. _____  |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| Paper No(s)/Mail Date <u>5/16/2002 ; 9/6/2002 ;</u>  | 6) <input type="checkbox"/> Other: _____                                    |

## **DETAILED ACTION**

### ***Oath/Declaration***

The oath or declaration is defective. A new oath or declaration in compliance with 37 CFR 1.67(a) identifying this application by application number and filing date is required. See MPEP §§ 602.01 and 602.02.

The oath or declaration is defective because:

It does not identify the mailing address of each inventor. A mailing address is an address at which an inventor customarily receives his or her mail and may be either a home or business address. The mailing address should include the ZIP Code designation. The mailing address may be provided in an application data sheet or a supplemental oath or declaration. See 37 CFR 1.63(c) and 37 CFR 1.76.

It does not identify the city and either state or foreign country of residence of each inventor. The residence information may be provided on either an application data sheet or supplemental oath or declaration.

### ***Specification***

The disclosure is objected to because of the following informalities:

“secure proxy 104” on page 25, line 32 should be “secure proxy 1004” per Fig.

10A.

“request management” should be labeled 804 and “financial management”

should be labeled 808 for consistency on page 43, line 10.

Appropriate correction is required.

***Claim Rejections - 35 USC § 102***

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1-14, 17-22, 24-26, 29-53, 56-61, 63-65, 68-78 are rejected under 35 U.S.C. 102(e) as being anticipated by U.S. Patent No. 6,343,279 B1 to Bissonette et al. (further referred to as Bissonette).

Regarding claims 1 and 40, Bissonette discloses a method and system for dynamically managing payment card control settings (column 1, lines 40-54; column 2, lines 43-47; column 3, lines 16-27; column 5, lines 42-57; column 7, lines 49-52), comprising:

Receiving a purchase request from a requestor within an entity (column 2, lines 48-52; column 3, lines 28-31; column 5, lines 58-67; column 6, lines 46-50; column 9, lines 54-60; column 14, lines 49-51);

Processing the purchase request with respect to purchase policies for the entity (column 1, lines 5-15 and lines 40-54; column 2, lines 43-56; column 3, lines 3-9; column 5, lines 41-46; column 6, lines 16-27);

Approving the purchase request if the purchase policies are satisfied (column 5, lines 41-47; column 15, lines 20-44);

Reviewing control settings for a payment card associated with the approved purchase request (column 1, lines 40-54; column 2, lines 43-58; column 3, lines 20-27); and

Adjusting the control settings for the payment card so that the payment card may be used to make a purchase associated with the approved purchase request (column 5, lines 42-57; column 7, lines 49-53).

Regarding claims 17 and 56, Bissonette discloses a method system for operating a server-based system to provide dynamic management of payment mechanisms (column 1, lines 40-54; column 2, lines 43-47; column 3, lines 16-27; column 4, lines 21-59; column 5, lines 42-57; column 7, lines 49-52), comprising:

Receiving at one or more server systems a request from within an entity to make available certain purchasing capabilities with respect to a payment mechanism (column 2, lines 48-52; column 3, lines 28-31; column 5, lines 58-67; column 6, lines 46-50; column 9, lines 54-60; column 14, lines 49-51);

Communicating from the one or more server systems to a processing system to obtain information representing approval parameters associated with the payment mechanism, the processing system being a system that processes transactions initiated using the payment mechanism based upon approval parameters associated with the

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payment mechanism, the approval parameters being stored by the processing system (column 1, lines 40-54; column 2, lines 43-58; column 3, lines 20-27; column 5, lines 34-47); and

Sending from the one or more server systems to the processing system adjustment instructions to adjust the approval parameters for the payment mechanism so that the purchasing capabilities are available (column 2, lines 52-56; column 5, lines 48-57; column 7, lines 49-54).

Regarding claims 2 and 41, Bissonette discloses the method and system wherein the purchase policies are configurable through a network interface that provides a plurality of customizable purchasing management rules that reside on one or more server systems (column 4, lines 21-59).

Regarding claims 3 and 42, Bissonette discloses the method and system wherein the customizable purchasing management rules comprise an ability to configure organization structures and approval chains (column 3, lines 16-27; column 5, lines 42-57; column 7, lines 49-53).

Regarding claims 4 and 43, Bissonette discloses the method and system further comprising notifying an approver of a purchase request, if some action is required from the approver for the purchase request to be approved, and allowing the approver to take

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the required action through a network accessible approval mechanism (column 3, lines 16-27; column 5, lines 41-57; column 7, lines 49-53).

Regarding claims 5 and 44, Bissonette discloses the method and system wherein the network comprises the Internet (column 1, lines 65-67; column 4, lines 21-35).

Regarding claims 6 and 45, Bissonette discloses the method and system further comprising associating a payment card with an element within the entity, the element being the requester, another person, a vehicle or a building (column 1, lines 49-54; column 4, lines 60-64; column 5, lines 18-27).

Regarding claims 7 and 46, Bissonette discloses the method and system wherein the received purchase request includes an identification of the payment card (column 3, lines 16-49; column 8, lines 3-27; column 9, lines 54-61).

Regarding claims 8 and 47, Bissonette discloses the method and system wherein a card processor stores the payment card control settings (column 1, lines 40-54; column 3, lines 1-10; column 4, lines 21-59; column 5, lines 18-27).

Regarding claims 9 and 48, Bissonette discloses the method and system further comprising generating a set of approval parameters for the approved purchase request and comparing the approval parameters with the control settings to determine what

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adjustments to make so that the purchase may be made with the payment card (column 1, lines 40-54; column 2, lines 43-58; column 3, lines 16-27; column 5, lines 41-57; column 7, lines 49-53).

Regarding claims 10 and 49, Bissonette discloses the method and system wherein the control settings correspond to the approval parameters (column 1, lines 40-54; column 2, lines 43-58; column 3, lines 16-27; column 5, lines 41-57; column 7, lines 49-53).

Regarding claims 13 and 52, Bissonette discloses the method and system wherein the reviewing step comprises a purchasing management system sending a request to the card processor for information representing the control settings for the payment card and the card processor sending back to the purchasing management system the requested card control setting information, and wherein the adjusting step comprises the purchasing management system sending to the card processor desired adjustments to the card control settings and the card processor modifying the stored card settings based upon the desired adjustments (column 1, lines 40-54; column 2, lines 43-56; column 5, lines 41-57; column 7, lines 49-53).

Regarding claims 14, 26, 53 and 65, Bissonette discloses the method and server-based system wherein at least one intermediate system processes



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communications between the purchasing management system and the card processor (column 5, lines 34-38).

Regarding claims 18 and 57, Bissonette discloses the method and server-based system wherein the request comprises an approved purchase request related to one or more desired transactions, the approved purchase request being generated by receiving a purchase request from a requestor within the entity, processing the purchase request with respect to purchase policies for the entity, and approving the purchase request if the purchase policies are satisfied; and generating the request based upon the purchase request (column 1, lines 5-15 and lines 40-54; column 2, lines 43-56; column 3, lines 3-9; column 5, lines 41-46; column 6, lines 16-27; column 15, lines 20-44).

Regarding claims 19 and 58, Bissonette discloses the method and server-based system further comprising receiving at the one or more server systems transaction data associated with a transaction once completed using the payment mechanism and reconciling the transaction data with the purchase request (column 2, lines 8-14 and lines 59-61; column 3, lines 28-49).

Regarding claims 20 and 59, Bissonette discloses the method and server-based system wherein the request comprises a request to provide pre-approved purchasing

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authority for the payment mechanism and wherein the approval parameters are adjusted to provide this pre-approved purchasing authority (column 2, lines 42-58; column 3, lines 16-27; column 5, lines 42-57; column 7, lines 49-53).

Regarding claims 21 and 60, Bissonette discloses the method and server-based system further comprising receiving at the one or more server systems transaction data associated with a transaction once completed using the payment mechanism and synthesizing a purchase request based upon the transaction data (column 1, lines 5-15; column 2, lines 59-65; column 3, lines 28-49; column 5, lines 18-27; column 8, lines 3-22; column 9, lines 54-61; column 10, lines 24-32).

Regarding claims 22 and 61, Bissonette discloses the method and server-based system further comprising processing the synthesized purchase request with respect to purchase policies for the entity and approving the synthesized purchase request if the purchase policies are satisfied (column 1, lines 5-15 and lines 40-54; column 2, lines 43-65; column 3, lines 3-49; column 5, lines 18-57; column 7, lines 49-53; column 8, lines 3-22; column 9, lines 54-61; column 10, lines 24-32).

Regarding claims 24 and 63, Bissonette discloses the method and server-based system wherein a plurality of requests are received with respect to a plurality of payment mechanisms, and wherein a plurality of requests are associated with each

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payment mechanism (column 5, lines 34-42 where Bissonette discloses passing the transaction to either a bank or credit card issuer depending on the specific payment mechanism being used, ie. sending debits to a bank and credits to a credit card issuer).

Regarding claims 25 and 64, Bissonette discloses the method and server-based system wherein the payment mechanism comprises a payment card, wherein the processing system comprises a payment card processing system, wherein the approval parameters comprise control settings for the payment card, and wherein the one or more server systems comprise a purchasing management system (column 1, lines 5-15 and lines 40-54; column 2, lines 35-65; column 3, lines 3-49; column 5, lines 18-57; column 7, lines 49-53).

Regarding claims 29 and 68, Bissonette discloses the method and server-based system wherein the purchase policies are configurable through a network interface that provides a plurality of customizable purchasing management rules that reside on one or more server systems (column 1, lines 5-15; column 4, lines 21-59).

Regarding claims 30 and 69, Bissonette discloses the method and server-based system wherein the network comprises the Internet (column 1, lines 65-67; column 4, lines 21-35).

Regarding claims 31 and 70, Bissonette discloses the method and server-based system further comprising associating a plurality of payment cards with the plurality of elements within an entity, the elements comprising persons, vehicles or buildings (column 1, lines 49-54; column 4, lines 60-64; column 5, lines 18-27).

Regarding claims 11, 32, 50 and 71, Bissonette discloses the method and server-based system further comprising comparing parameters of an attempted purchase transaction with the control settings and authorizing the purchase transaction if the parameters are allowed by the control settings, the comparing and authorizing steps being conducted by the card processor (column 1, lines 40-54; column 2, lines 43-58; column 3, lines 1-10 and 16-27; column 4, lines 21-59; column 5, 18-27 and 41-57; column 7, lines 49-53).

Regarding claims 12, 33 and 72, Bissonette discloses the method and server-based system wherein the vendor communicates the parameters of the attempted purchase transaction to the card processor for authorization (column 5, lines 34-42; column 6, lines 8-31).

Regarding claims 34 and 73, Bissonette discloses the method and server-based system wherein the control settings comprise a vendor identity code and a maximum single transaction limit (column 1, lines 40-54; column 6, lines 8-27).

Regarding claims 35 and 74, Bissonette discloses the method and server-based system wherein the payment mechanism comprises a dynamic payment identifier (column 2, lines 42-58; column 5, lines 42-57; column 7, lines 49-53; column 10, lines 24-44; column 15, lines 29-33).

Regarding claims 36 and 75, Bissonette discloses the method and server-based system wherein the payment mechanism further comprises a payment card having the dynamic payment identifier associated with it (column 10, lines 14-44; column 15, lines 29-33).

Regarding claims 37 and 76, Bissonette discloses the method and server-based system wherein the request comprises a purchase request that has been approved based upon entity purchasing policies, wherein the approval parameters comprise a set of dynamic approval parameters associated with the approved purchase request, and wherein the processing system stores the set of dynamic approval parameters for the approved purchase request (column 2, lines 43-56; column 3, lines 3-27; column 5, lines 17-27; column 7, lines 49-53; column 9, lines 54-61; column 10, lines 15-32; column 15, lines 29-33).

Regarding claims 38 and 77, Bissonette discloses the method and server-based system further comprising receiving a plurality of purchase requests associated with a particular dynamic payment identifier, and further comprising communicating a set of

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dynamic approval parameters for each purchase request from the one or more server systems to the processing system, each set of dynamic approval parameters being stored by the processing system (column 2, lines 43-56; column 3, lines 3-27; column 5, lines 17-27; column 7, lines 49-53; column 9, lines 54-61; column 10, lines 15-32; column 15, lines 29-33).

Regarding claims 39 and 78, Bissonette discloses the method and server-based system further comprising comparing parameters of an attempted purchase transaction made using the dynamic payment identifier with the sets of dynamic approval parameters stored for that dynamic payment identifier, and authorizing the purchase transaction if the parameters match at least one set of dynamic approval parameters, the comparing and authorizing steps being conducted by the card processing system (column 1, lines 40-54; column 2, lines 43-58; column 3, lines 16-27; column 5, lines 18-27 and lines 35-57; column 6, lines 12-28; column 8, lines 33-61; column 9, lines 54-60).

Regarding claim 51, Bissonette discloses the system wherein the card processor is further configured to receive the parameters of the attempted purchase transaction from a vendor and to communicate the authorization back to the vendor if the attempted purchase transaction is approved (column 5, lines 34-42; column 6, lines 8-31).

***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

Claims 15-16, 23, 27-28, 54-55, 62 and 66-67 are rejected under 35 U.S.C. 103(a) as being unpatentable over Bissonette.

Regarding claims 15-16, 27-28, 54-55 and 66-67, Bissonette does not specifically disclose the method and server-based system wherein the at least one intermediate system comprises a secure proxy system configured to provide process isolation between the purchasing management system and the card processor, to provide one or more security mechanisms for communications between the purchasing management system and the card processor, and to process these communications so that they are received in recognized formats; and wherein the at least one intermediate system further comprises an interface system that provides a communication interface

for the card processor, the secure proxy system communicating with the card processor through the interface system. However, Bissonette discloses intermediaries through which transactions pass prior to reaching the authorizing agent during which transition the bank or credit card issuer as the intermediary performs "normal processing" (column 5, lines 34-42). Examiner takes Official notice that it would be obvious to one of ordinary skill in the art that passing transactions through banks and credit card companies would be for the purpose of offering a secure proxy system, providing security as the transaction passes through the processor and providing formatting as required between interfacing systems. The motivation would be to provide extra layers of security as a transaction moves through to a card transaction processor, verifying account holder, authorized users, account numbers, etc. as the transaction is communicated to the processor, and to provide such data in a format which subsequent parties would be capable of receiving and processing.

Regarding claims 23 and 62, Bissonette does not specifically disclose the method further comprising adjusting the approval parameters to restore the pre-approved purchasing authority based upon an occurrence of one or more selected events after completion of the transaction. However, Bissonette discloses credit cards subject to single purchase controls (column 12, lines 41-45 and column 3, lines 3-10) where secondary approvals are obtained when a particular purchase item exceeds one or more limitation (column 3, lines 20-27) and where for a particular transaction, intervention by a systems manager may be required in order for the limits to be



removed or expanded in order to process that particular transaction (column 5, lines 42-57 and column 7, lines 49-53). Examiner takes Official Notice that it would be obvious to one of ordinary skill in the art that after conducting the particular transaction, the limits imposed on a particular cardholder would revert to the originally assigned limits, as the approval process as disclosed by Bissonette involves generating an exception and modified limits for single transactions, the motivation being to permit only a particular transaction to be allowed to be processed though over pre-assigned limits, while maintaining the account at the original levels for future time intervals and related to future purchases.

### ***Conclusion***

Any inquiry concerning this communication should be directed to Jennifer Liversedge whose telephone number is 571-272-3167. The examiner can normally be reached on Monday – Friday, 8:30 – 5 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Sam Sough can be reached at 571-272-6799. The fax number for the organization where the application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should


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you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Jennifer Liversedge

Examiner

Art Unit 3628



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